

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH DAKOTA

In the Matter of

Case No. 00-41028

Chapter 7

Scott A. Canovi, S.S. #499-92-3485

Angela F. Canovi, S.S. #503-96-6296

REAFFIRMATION AGREEMENT AND
DECLARATION OF ATTORNEY
Secured Debt

Debtors.

1. Debtor(s) Scott A. and Angela F. Canovi, and Creditor **Home Federal Savings Bank** agree that Debtor(s) reaffirm the debt now owing to Creditor.

2. This debt is secured by a security agreement against Debtor(s) 712 S Covell Ave, Sioux Falls, SD . Debtor(s) and Creditor agree this property is worth \$67,000.00.

3. Debtor(s) agrees to pay Creditor the total principal sum of \$65,241.25, plus 5.35% interest, for a 344 month period, with monthly payments of \$534.30 to commence on December 1, 2000. The principal amount does not include any attorney fees or other costs incurred by the Creditor.

4. The parties' original note and security agreement dated July 1, 1999 are:

☒ Unchanged:

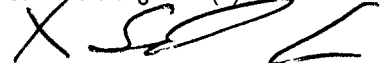
☐ Changed as follows:

5. This agreement may be rescinded at any time prior to discharge or within 60 days after it is filed with the Court, whichever occurs later, by giving written notice of rescission to Creditor at the address set forth below.

6. Reaffirmation of this debt is not required under the Bankruptcy Code, under nonbankruptcy law, or under any agreement not in accordance with the provisions of 11 USC § 524 (c).

Dated: _____

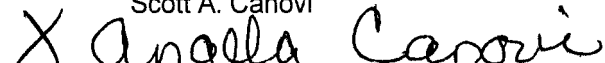
1/2/01

X 

Scott A. Canovi

Dated: _____

1/2/01

X 

Angela F. Canovi

Dated: _____

1-03-01



Mike Pierce, Collection Manager
Home Federal Savings Bank
PO Box 5000
Sioux Falls, SD 57117

DECLARATION OF ATTORNEY

I declare under penalty of perjury that I have represented Debtor(s) Scott A. and Angela F. Canovi in connection with this agreement, that this agreement represents a fully informed and voluntary agreement by Debtor, that this agreement does not impose an undue hardship on Debtor or a dependent of Debtor, and that I have fully advised Debtor of the legal effect and consequences of this agreement and any default under it.

Dated: _____

1/2/01

Thomas A. Blake
505 W. 9th St, #202
Sioux Falls, SD 57104
Tel: 605-336-1216

RECEIVED/FILED

JAN 4 8 34 AM '01

CLERK
U.S. BANKRUPTCY COURT
DIST. OF SOUTH DAKOTA

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CERTIFICATE OF SERVICE
REAFFIRMATION AGREEMENT

Debtors.

I, Mike Pierce, the undersigned, hereby certify that a true and correct copy of the Reaffirmation Agreement and Declaration of Attorney was mailed to:

United States Trustee
230 S. Phillips Avenue
Suite 502
Sioux Falls, SD 57102

John S. Lovald
Chapter 7 Trustee
PO Box 66
Pierre, SD 57501

Thomas A. Blake
505 W 9th St, #202
Sioux Falls, SD 57104

Scott and Angela Canovi
712 S Covell Ave
Sioux Falls, SD 57104

by United States mail, postage prepaid, directed to their addresses of record, on the 3rd day of January, 2001.



Mike Pierce
Collection Manager
Home Federal Savings Bank
PO Box 5000
Sioux Falls, SD 57117
605-333-7668

RECEIVED/FILED

JAN 4 8 34 AM '01

CLERK
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